

Certificate Number: 13791-PAM-DE-021940867

Bankruptcy Case Number: 13-04392



13791-PAM-DE-021940867

## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on September 30, 2013, at 8:46 o'clock AM EDT, Frederick J Holt completed a course on personal financial management given by internet by DebtorWise Foundation, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: September 30, 2013

By: /s/Ivon Leon

Name: Ivon Leon

Title: Counselor